

Docket No. AUS920030912US1

FAX CHECK/MONEY ORDER AUTOMATICALLY FROM ATM

BACKGROUND OF THE INVENTION

1. Technical Field:

The present invention relates generally to automatic teller machine (ATM) terminals, and particularly to a fax-capable ATM.

2. Description of Related Art:

Today's financial institutions have readily adopted information processing systems (such as servers and personal computers) for storage, communication, and transactions in business. Such information processing systems, when combined with networks, allow faster and cheaper communication and transactions to be performed. Many of the computer systems in use today are designed to perform specific functions in the day-to-day operations of a financial institution.

ATMs are examples of how information processing systems and networks have been adopted into use by banking institutions. ATMs are stand alone machines that are capable of accepting user inputs and relaying information across networks and allow a user several transaction options, such as depositing money or withdrawing it.

However, ATMs have certain drawbacks. For example, a bank customer or user cannot use an ATM transaction to buy items or to pay merchants. Instead, an ATM user is limited to withdrawing cash from the ATM, and using cash

Docket No. AUS920030912US1

in any transactions or purchases. There are many instances when withdrawing cash may not be desirable, or when cash may not be the best medium in which to pay a merchant.

Docket No. AUS920030912US1

SUMMARY OF THE INVENTION

In one example embodiment, the present invention describes an ATM that allows a user to specify a fax number during an ATM transaction, and which will fax a check or money order to the designated recipient. In a preferred embodiment, the user may also view and/or print the check or money order as proof of payment.

BRIEF DESCRIPTION OF THE DRAWINGS

The novel features believed characteristic of the invention are set forth in the appended claims. The invention itself, however, as well as a preferred mode of use, further objectives and advantages thereof, will best be understood by reference to the following detailed description of an illustrative embodiment when read in conjunction with the accompanying drawings, wherein:

Figure 1 shows a block diagram of a networked ATM, consistent with implementing a preferred embodiment of the present invention.

Figure 2 shows a computer network, consistent with implementing a preferred embodiment of the present invention.

Figure 3 shows a flowchart for process steps consistent with implementing a preferred embodiment of the present invention.

Figure 4 shows a flowchart for process steps consistent with implementing a preferred embodiment of the present invention.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

Figure 1 shows an ATM (Automatic Teller Machine) consistent with implementing a preferred embodiment of the present invention. This example embodiment shows a representative ATM terminal **100** having several functions. For example, the innovative ATM includes a card reader **102**, which accepts card input such as a magnetic stripe card. Display **104** provides output to a user, as does printer **114**. Paper money handler **106** dispenses cash, and in some embodiments accepts input cash or envelopes. Also shown is ATM control **108** which preferably includes a control system for the various features of the ATM **100**. ATM **100** also includes communication means **110**, and preferably includes ATM fax **110A** which is capable of sending a standard fax across phone lines, for example. Also included is ATM storage **112**, which is preferably implemented as local computer storage. Output means also include ATM printer **114**, while input means **116** preferably includes buttons **116B** and an input **116A** for receiving a signature from a user.

Innovative ATM **100** is preferably connected to a network which allows it to communicate with other computer systems, such as a bank or other systems connected to the network. **Figure 2** shows an example network setup consistent with implementing a preferred embodiment of the present invention.

Figure 2 shows a network **202** which connects various ATM terminals **100** to bank **204**. Network **202** can comprise the Internet, or a local area network (LAN), or another

Docket No. AUS920030912US1

network configuration that allows remote communication between ATMs **100** and other non-local entities, such as bank **204**. In a preferred embodiment, network **202** also allows communication to merchant **206**, who participates in the transactions using the present invention, as described below. Merchant **206** can connect to the network using a telephone line, for example, using a facsimile machine **206A**.

The present invention allows a user to use an ATM to send a facsimile of a check or money order to a designated recipient. The user can also opt to have the check or money order printed out instead of or in addition to the fax. When a user presents cash, a credit, debit, or other type of cash or credit card to an ATM, the terminal presents the user with an option for creating a fax and sending a check or money order (or other financial payment instrument, including but not limited to a cashier's check, a negotiable instrument, bearer paper, or other instrument) to a designated recipient. Though several types of payment are described herein (such as check or money order), all these terms will be referred to herein as a "payment instrument." This term is not intended to limit the invention to a specific type of instrument (such as a cashier's check), but is intended to represent any of the various types of payment instruments that currently exist or which may be created in the future. It should be noted that the faxed documents are intended to be as binding as originals where allowed by current or future laws governing such instruments.

Docket No. AUS920030912US1

Figure 3 shows a flowchart of process steps for implementing a preferred embodiment of the present invention. First, a user presents cash or a card to the ATM and requests a bank check or money order, or other payment instrument (step **302**). If the user has a bank account, then the user may also request a personal check. Next, the user enters the name of the payee for the payment instrument (step **304**). The user then chooses whether to fax the payment instrument (step **306**). If the user does want a fax, the user is prompted to enter the fax number (step **308**) (or a fax number is retrieved from memory) and the payment instrument is faxed (step **310**). This step is preferably performed by ATM fax **110A** of **Figure 1**. If the user does not want to send a fax, the payment instrument is dispensed to the user (step **312**). The user's account or card is then charged for the amount of the payment instrument and any accompanying service fee, if necessary (step **314**). In preferred embodiments, the user of the service can later view or print the payment instrument as proof of payment. In a preferred embodiment, the user can return later to any ATM and get a copy of a receipt, cancelled check or money order (or other appropriate payment instrument) as proof of the transaction. For example, a transaction code can be attached to the transaction, which a user can use to check on the status of the transaction or payment.

In some embodiments, ATM **100** is equipped with capabilities to receive a user's signature, such as through a touch sensitive screen and a stylus. In this way, the user can physically attach a signature to the

Docket No. AUS920030912US1

payment instrument, if necessary. Such signature receiving capability is preferably provided, for example, by signature input **116A** of **Figure 1**.

In alternate embodiments, ATM **100** does not itself accomplish the fax. For example, legacy ATMs not equipped with a fax capability may not be capable of sending a fax. However, even ATMs not equipped with fax capability can still cause the sending of a fax. For example, the ATM may receive the user's request for a faxed payment instrument, and forward that request via a network connection to a machine that is fax capable. **Figure 4** shows such a situation.

First, a user presents cash or a card to the ATM and requests a bank check or money order, or other payment instrument (step **402**). (Note that the type of cash card can vary within the context of the present invention without deviating from the innovations of the present invention--for example, the card may be a smartcard, BlueTooth, WiFi, or other types of cards, whether wireless or magnetic stripe or other types currently existing or to be created in the future.) If the user has a bank account, then the user may also request a personal check. Next, the user enters the name of the payee for the payment instrument (step **404**). The user then chooses whether to fax the payment instrument (step **406**). If the user does want a fax, the user is prompted to enter the fax number (step **408**). Because the ATM in this example does not have fax capability, the request to send a fax is sent via a network connection **202** using the ATM communication system **110** to a computer system or fax

Docket No. AUS920030912US1

machine at a location remote to ATM **100**. The remote machine then causes the fax to be transmitted, using information gathered from the user at the ATM **100** (step **410**). If the user does not want to send a fax, the payment instrument is dispensed to the user (step **412**). The user's account or card is then charged for the amount of the payment instrument and any accompanying service fee, if necessary (step **414**).

The description of the present invention has been presented for purposes of illustration and description, and is not intended to be exhaustive or limited to the invention in the form disclosed. Many modifications and variations will be apparent to those of ordinary skill in the art. The embodiment was chosen and described in order to best explain the principles of the invention, the practical application, and to enable others of ordinary skill in the art to understand the invention for various embodiments with various modifications as are suited to the particular use contemplated.